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8 Counsel for DEFENDANTS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
9 U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE
10 TRUST, SERIES 2006-AB2; SPECIALTY UNDERWRITING AND
RESIDENTIAL FINANCE TRUST, SERIES 2006-AB2; U.S. BANK
11 NATIONAL ASSOCIATION AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF SPECIALTY UNDERWRITING AND
12 RESIDENTIAL FINANCE TRUST, SERIES 2006-AB2; MERRILL
LYNCH MORTGAGE INVESTORS, INC.

13
14 **UNITED STATES DISTRICT COURT**
15 **DISTRICT OF NEVADA**

16 STEVEN K. GEORGE and
STEPHANIE GEORGE

17 Plaintiffs,

18 vs.

19 U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE SPECIALTY
20 UNDERWRITING AND RESIDENTIAL
FINANCE TRUST, SERIES 2006-AB2;
21 SPECIALTY UNDERWRITING AND
RESIDENTIAL FINANCE TRUST, SERIES 2006-
22 AB2; U.S. BANK NATIONAL ASSOCIATION AS
TRUSTEE FOR THE CERTIFICATEHOLDERS
23 OF SPECIALTY UNDERWRITING AND
RESIDENTIAL FINANCE TRUST, SERIES 2006-
24 AB2; MERRILL LYNCH MORTGAGE
INVESTORS, INC.; MORTGAGE ELECTRONIC
25 REGISTRATION SYSTEMS, INC.; ROES 1-10
and DOES 1-10, inclusive, representing a class of
26 unknown persons who claim or have the right to
claim an interest in certain real property located in
27 Las Vegas, Nevada,

28 Defendants.

Case No.: 2:15-cv-01254-RFB-GWF

**DEFENDANTS' ANSWER TO
COMPLAINT**

1 **TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE AND**
2 **PLAINTIFFS:**

3 Defendants U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
4 SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST, SERIES 2006-
5 AB2; SPECIALTY UNDERWRITING AND RESIDENTIAL FINANCE TRUST, SERIES
6 2006-AB2; U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR THE
7 CERTIFICATEHOLDERS OF SPECIALTY UNDERWRITING AND RESIDENTIAL
8 FINANCE TRUST, SERIES 2006-AB2 (collectively, "U.S. Bank"); MORTGAGE
9 ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), and MERRILL LYNCH
10 MORTGAGE INVESTORS, INC. (collectively "Defendants") hereby answer the Complaint of
11 Plaintiffs STEVEN K. GEORGE and STEPHANIE GEORGE ("Plaintiffs") as follows:

12 1. Answering paragraph 7 through 10 of the Complaint, Defendants admit such
13 allegations.

14 2. Answering the preliminary statement, paragraphs 1 through 6 and paragraphs 11
15 through 298 of the Complaint, Defendants are without knowledge or information sufficient to
16 form a belief as to the truth of the allegations, and on that basis deny such allegations.

17 **AFFIRMATIVE DEFENSES**

18 **FIRST AFFIRMATIVE DEFENSE**

19 (Failure to State a Claim)

20 The Complaint and each purported cause of action fails to state a claim upon which relief
21 can be granted against the answering Defendants.

22 **SECOND AFFIRMATIVE DEFENSE**

23 (Failure to Tender)

24 Plaintiffs have failed to tender the amounts due.

25 **THIRD AFFIRMATIVE DEFENSE**

26 (Uncertainty)

27 The Complaint is uncertain as to the Defendants.

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FOURTH AFFIRMATIVE DEFENSE

(Lack of Standing)

Plaintiffs lack standing to assert some or all of the claims asserted in the Complaint.

FIFTH AFFIRMATIVE DEFENSE

(Avoidable Consequences)

Plaintiffs could have avoided any alleged damages by reasonable effort or expenditure but failed to do so.

SIXTH AFFIRMATIVE DEFENSE

(Laches)

To the extent that the Plaintiffs seek equitable relief, this action is barred by the doctrine of laches.

SEVENTH AFFIRMATIVE DEFENSE

(Unclean Hands)

To the extent that Plaintiffs seeks equitable relief, this action is barred by Plaintiffs' unclean hands.

EIGHTH AFFIRMATIVE DEFENSE

(Attorneys' Fees)

Defendants have been required to retain the services of an attorney because of the pursuit of this action by Plaintiffs and have been damaged as a result thereof in the amount of its attorneys' fees and costs incurred and to be incurred.

NINTH AFFIRMATIVE DEFENSE

(Reservation of Right to Assert Additional Defenses)

All possible affirmative defenses may not have been alleged herein insofar as sufficient facts were not available after reasonable inquiry upon the filing of the Defendants' Answer. Therefore, Defendants reserve the right to amend this Answer to allege the additional affirmative defenses if subsequent investigation warrants.

WHEREFORE, Defendants pray for judgment as follows:

1. That Plaintiffs take nothing by virtue of this action and that the same be dismissed with prejudice;

2. That Plaintiffs recover nothing on its claims against Defendants;
3. For such other and further relief as the Court may deem just and proper.

Dated: December 11, 2015 MALCOLM ♦ CISNEROS

By: /s/ Kevin Hahn

Kevin Hahn, Counsel for Defendants